

IN RE:

BETH A. MAXWELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 15-22629

Chapter 13

Related to: Document No. 80

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 21st day of December, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

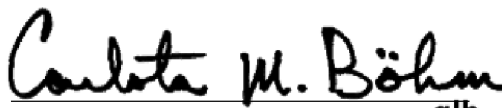
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
12/21/20 8:30 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm <sup>gib</sup>  
Chief United States Bankruptcy Judge

In re:  
Beth A. Maxwell  
Debtor(s)

Case No. 15-22629-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 21, 2020

User: dkam  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Beth A. Maxwell, 364 Crescent Gardens Drive, Pittsburgh, PA 15235-3543  |
| cr       | ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408   |
| cr       | + JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, LeeAne O. Huggins, Esquire, SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  |
| cr       | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866   |
| 14100881 | ++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430 |
| 14080496 | + Barclays Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6109  |
| 14117802 | CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701   |
| 14080501 | + Citibank, PO Box 6241, Sioux Falls, SD 57117-6241   |
| 14080508 | ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, PO Box 8218, Mason, OH 45040  |
| 14125154 | ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262   |
| 14341651 | Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  |
| 14080503 | + Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  |
| 14966689 | + MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051  |
| 14113028 | + Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011   |
| 14092473 | + Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356   |
| 14080509 | + Nationwide Bank, PO Box 9215, Old Bethpage, NY 11804-9015   |
| 14100451 | + Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147  |
| 14080512 | + Sears, PO Box 6282, Sioux Falls, SD 57117-6282  |
| 14080514 | + Zales/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497   |

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org   | Dec 22 2020 05:13:00 | GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708                           |
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 22 2020 04:42:17 | PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067                            |
| cr       | Email/PDF: rmscedi@recoverycorp.com                    | Dec 22 2020 04:42:23 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14082078 | Email/Text: ally@ebn.phinsolutions.com                 | Dec 22 2020 05:13:00 | Ally Bank, PO Box 130424, Roseville, MN 55113-0004   |
| 14080495 | + Email/Text: ally@ebn.phinsolutions.com               | Dec 22 2020 05:13:00 | Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902  |
| 14126313 | + Email/Text: bncmail@w-legal.com                      | Dec 22 2020 05:16:00 | CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132   |
| 14080497 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Dec 22 2020 04:32:37 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285   |

District/off: 0315-2

User: dkam

Page 2 of 3

Date Rcvd: Dec 21, 2020

Form ID: pdf900

Total Noticed: 47

|          |  |                      |   |
|----------|--|----------------------|---|
| 14106044 | Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Dec 22 2020 04:32:36 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 14080498 | + Email/PDF: gecsed@recoverycorp.com                 | Dec 22 2020 04:49:08 | Care Credit, Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036  |
| 14080502 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Dec 22 2020 05:14:00 | Comenity Capital, PO Box 182120, Columbus, OH 43218-2120  |
| 14147194 | + Email/Text: kbarkley@bernsteinlaw.com              | Dec 22 2020 05:17:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945        |
| 14918405 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Dec 22 2020 05:13:00 | GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961   |
| 14080500 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Dec 22 2020 04:32:26 | Chase, PO Box 15298, Wilmington, DE 19850   |
| 14080499 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Dec 22 2020 04:32:25 | Chase, PO Box 24696, Columbus, OH 43224   |
| 14143622 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Dec 22 2020 04:41:51 | JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 14080504 | + Email/PDF: gecsed@recoverycorp.com                 | Dec 22 2020 04:32:22 | JcPenney, Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060   |
| 14080505 | + Email/Text: PBNCNotifications@peritussservices.com | Dec 22 2020 05:13:00 | Kohl's, PO Box 3043, Milwaukee, WI 53201-3043   |
| 14080506 | + Email/PDF: gecsed@recoverycorp.com                 | Dec 22 2020 04:41:47 | Levin Furniture, Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036  |
| 14080507 | + Email/PDF: gecsed@recoverycorp.com                 | Dec 22 2020 04:32:22 | Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  |
| 14080510 | + Email/PDF: pa_dc_claims@navient.com                | Dec 22 2020 04:33:09 | Navient, PO Box 9500, Wilkes Barre, PA 18773-9500   |
| 14107780 | Email/PDF: pa_dc_claims@navient.com                  | Dec 22 2020 04:42:22 | Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640   |
| 14413127 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 22 2020 04:42:16 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541   |
| 14130221 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 22 2020 04:42:17 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541   |
| 14109881 | Email/Text: bnc-quantum@quantum3group.com            | Dec 22 2020 05:15:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 14086467 | Email/PDF: rmsced@recoverycorp.com                   | Dec 22 2020 04:49:47 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605   |
| 14080513 | + Email/PDF: gecsed@recoverycorp.com                 | Dec 22 2020 04:41:47 | SYNCB/TJX, PO Box 965005, Orlando, FL 32896-5005  |
| 14080511 | + Email/PDF: gecsed@recoverycorp.com                 | Dec 22 2020 04:49:10 | Sam's Club, Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005   |
| 14809670 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Dec 22 2020 05:13:00 | United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address       |
|----------|---------------|------------------------|
| cr       |               | Duquesne Light Company |

District/off: 0315-2

User: dkam

Page 3 of 3

Date Rcvd: Dec 21, 2020

Form ID: pdf900

Total Noticed: 47

cr JPMorgan Chase Bank, National Association  
cr \*+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:**

| Name                                | Email Address   |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com  |
| Kevin Scott Frankel                 | on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com  |
| LeeAne O. Huggins                   | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com  |
| Michael C. Eisen                    | on behalf of Debtor Beth A. Maxwell attorneyeisen@yahoo.com aarin96@hotmail.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| Peter J. Ashcroft                   | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com<br>ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |
| S. James Wallace                    | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com                  |

TOTAL: 8